

U.S. Patent Application Serial No. 09/754,086  
Amendment filed November 30, 2004  
Reply to OA dated June 30, 2004

**IN THE SPECIFICATION:**

Amend the specification as follows:

Replace the paragraph beginning on page 5 line 14 with the following rewritten paragraph:

Consumer either inputs into a communication box the type of points that they possess and may wish to convert or selects from the displayed information what kind of points for which they wish to see the point conversion rate. The points which are possessed by a consumer, or which have been assigned to the consumer, may be referred to as “first points”, “consumer points”, and “consumer’s points”, for example. The points which are available, and which are sought by the consumer, may be referred to as “second points”, for example.